

Posted on Thu, Sep. 30, 2010 By Thomas Fitzgerald Inquirer Staff Writer

Legislation designed to help families avoid the nightmare of assuming student-loan debt after the incapacity or death of the primary borrower passed the U.S. House late Tuesday on a voice vote.

The bill, inspired by the experiences of a Marlton family, would require private lending institutions to clearly inform borrowers of a cosigner's obligations in such cases and provide information about the benefits of advance directives.

"I can only say 'thank you' - there are no words beyond that," Diane Bryski said Wednesday during a telephone news conference with the bill's sponsor, Rep. John Adler (D., N.J.).

Christopher Bryski was 23 when he suffered a traumatic brain injury in 2004; he spent two years in a persistent vegetative state before dying.

Because his father, Joseph Bryski Sr., had cosigned Christopher's student loans with several banks, the family was stuck with \$44,500 debt, with interest and penalties that mounted while Christopher was incapacitated. The Bryski's figure they will end up paying nearly double that amount by the time they satisfy the loans.

"It was comforting to see both parties put aside partisanship and pass a common-sense solution to . . . this very real problem for families," Adler said.

He said he would seek a sponsor for the bill in the Senate and hoped it could pass quickly.

Federal direct student loans are usually forgiven when a student dies, but those from private institutions are not.

The Christopher Bryski Student Loan Protection Act (H.R. 5458) would provide some

forewarning for families.

Bankers and educational institutions would also have to counsel families taking out loans about the benefits of a durable power of attorney, which designates someone to make financial, legal, and medical decisions for you if you become incapable of doing so.

Read more: [http://www.philly.com/inquirer/local/20100930\\_House\\_passes\\_bill\\_protecting\\_families\\_of\\_deceased\\_student-loan\\_holders.html#ixzz111AP9xVM](http://www.philly.com/inquirer/local/20100930_House_passes_bill_protecting_families_of_deceased_student-loan_holders.html#ixzz111AP9xVM)  
[Watch sports videos you won't find anywhere else](#)